

Middleborough Antiquarian

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NUMBER 1



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MIDDLEBORO and LAKEVILLE

THE MIDDLEBOROUGH COOPERATIVE BANK

By Robert M. Beals
President,
Middleborough Historical Association

The First Fifty Years
1889 - 1939

1889 was the year in which the Middleborough Cooperative Bank came into being when a group of far-sighted business men of the town, led by Joseph Eber Beals, recognized the fact that, with the rapidly growing number of industries in Middleboro, there was a need for planned savings, and for home financing on an economical basis.

It might be interesting to go back in time to see what was going on in the world in 1889 as the Cooperative Bank took its place among our local banking and business institutions.

There was an international exposition in Paris that year, and the Eiffel Tower was erected. The French Panama Canal Company went bankrupt. The United States entered a tripartite agreement with Great Britain and Germany for the independence and joint control of Samoa. The German Reichstag enacted a law compelling the insurance of workingmen from disabilities caused by old age or accident. In China, there was another famine. A Pan-American Congress met in Washington, organized the Pan-American Union, and toured the U.S. for a year! Benjamin Harrison became President of the United States, between the two terms of Grover Cleveland. It was a year of prosperity. There had been a "panic" in 1884, another was coming in 1893, but in 1889 the country was doing very well. The population had risen to 61,289,000.

Oliver Ames was Governor of Massachusetts and J.Q.A. Brackett, who was to succeed Ames as Governor, was Lt. Governor. Brackett was called the father of Cooperative Banking in the State. He came to Middleboro to promote the organization of the Middleboro Cooperative Bank shortly after he had visited Pittsfield to speak at the first monthly meeting of the Directors of the Pittsfield Cooperative Bank on March 5, 1889.

Here in Middleboro, Joseph T. Wood, Albert T. Savery and Sylvanus Mendall sat as Selectmen; Charles T. Thatcher was Town Clerk and Treasurer. Francis M. Vaughan was Justice of the Fourth Plymouth District Court, and Joseph T. Wood was County Commissioner.

James M. Coombs' Middleboro Gazette was a huge blanket sheet, nine columns to the page, well-filled with advertising of a day before style and art got in its work. Advertisers included Sparrow Bros., W.S. Andrews & Sons,

George T. Ryder & Co., Jones Brothers, Macomber's Livery Stable, Dr. E.S. Hathaway, Lewis Lincoln & Son, and Washburn & Parker.

The agreement "to constitute the corporation" of the Middleborough Cooperative Bank, according to Chapter 117 of the public statutes, was signed on March 13, 1889 by a group of representative citizens who had been discussing the advisability of establishing a cooperative bank in the town.

This group, whose names appeared on the charter as the incorporators, included: Samuel S. Bourne, Joseph E. Beals, Eugene P. LeBaron, Abram C. Bowman, Thomas C. Collins, C.F. Leonard, W.H. Southworth, Everett T. Lincoln, William B. Wood, Alvin C. Howes, Bradford C. Burgess, Henry W. Sears, D. Eldredge, Francis M. Vaughan, A.B. Alden, F.W. Hayden, B.F. Tripp, Charles W. Carpenter, Jared F. Alden, John M. Luippold, C.H. Leach, I.F. Atwood, E.S. Hathaway, Henry D. Smith, C.L. Hathaway, and James A. Burgess.

The first meeting of the subscribers to the agreement was held in the West Room of the Town House at 7:30 P.M. on April 12. At this meeting, according to the minutes entered in the old record book, "an organization was then effected by the choice by ballot of a temporary clerk and D. Eldredge, of Boston, Mass. was chosen such temporary clerk and was duly sworn to the faithful discharge of his duties before Francis M. Vaughan, Esq."



CONGREGATIONAL CHURCH CHAPEL
The Middleborough Co-operative Bank Occupied
this building from 1914 to 1926.

MIDDLEBOROUGH ANTIQUARIAN

Middleboro, Mass.

VOLUME XXVI 1987 NUMBER 1

Mertie E. Romaine Editor

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By-laws were adopted and the first officers and directors elected by ballot were: President, S.S. Bourne; Vice President, Eugene P. LeBaron; Secretary & Treasurer, Joseph E. Beals, all of whom were elected Directors also, and the following Directors, Cornelius H. Leonard, Abram L. Bowman, B.C. Burgess, B.F. Tripp, William B. Wood, Thomas C. Collins, J.F. Alden, E.T. Lincoln, I.F. Atwood, W.H. Southworth, and Henry W. Sears.

President Bourne was absent from the meeting and Vice Pres. LeBaron took the chair. The Board voted to limit the first series of shares to be issued in May to 1000 to non-borrowers, with no limit to borrowers, and to place a 500 limit to non-borrowers in respect to the second, or November series, with no limit to borrowers.

The Directors met April 12, and again May 7, when committees were appointed. On the first Security Committee were Southworth, Atwood and Wood, and Sears and Bowman were named as the first Finance Committee. It was voted that the first meeting of the shareholders be held in the Town House auditorium, and that it be a public meeting.

Meantime, the charter, signed by the Secretary of State on May 1, 1889, had been received. It was Charter No. 3639, and stated that the corporation was organized "for the purpose of accumulating the savings of its members, paid into such corporation in fixed periodical installments, and the lending of such funds so accumulated to its members."

At the public meeting on May 21, Lt. Gov. John Quincy Adams Brackett, leader in obtaining the cooperative bank legislation, and D. Eldredge of Boston, were the principal speakers, explaining the cooperative banking system to the audience.

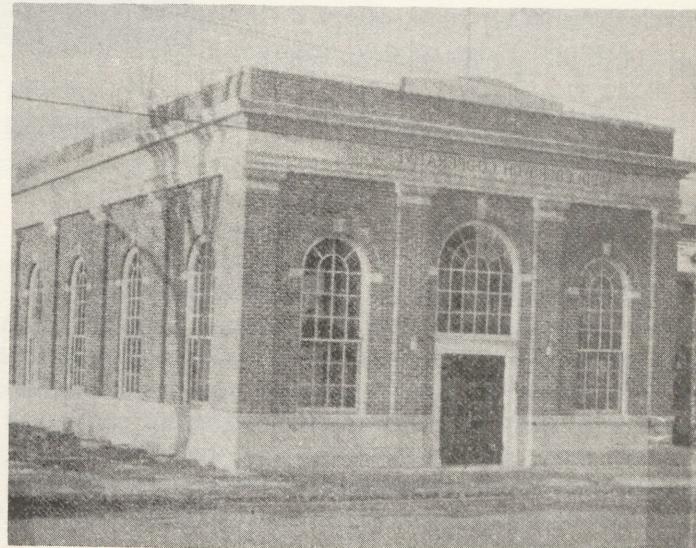
One year later, in its first annual report, May 1, 1890, the bank listed the following assets:

Loaned on real estate	\$13,100.00
Cash on hand	2.90
Permanent expense	140.00
Fines due	3.00
TOTAL	\$13,245.90

During the first twenty-five years, the bank occupied an office in the Town Hall jointly with the Water Commissioners. In 1914, the chapel on South Main Street, owned by the Central Congregational Church, was leased and remodeled for occupancy by the bank. That same year, the bank issued the first matured share certificates.

In 1916, branch offices were opened in Wareham, Falmouth and Hyannis. In September 1925, bank services were further expanded by establishing a collection point at the National Rockland Bank in Boston.

In 1927, the bank purchased the land from the church and began with plans for a new structure of its own. The chapel was moved to its present location at the rear of the church facing Webster Street. The building committee was composed of Judge D.D. Sullivan, Chairman; Alvin C. Howes, Walter L. Beals, Charles N. Atwood, and Lorenzo Wood. In 1928, a very handsome brick building was erected as a permanent home for the bank. Wilson G. Harlow, of Middleboro, was the architect, and the builder was Bertrand N. Howland of Brockton.



NEW COOPERATIVE BANK BUILDING
ERECTED IN 1928



OFFICERS AND DIRECTORS OF CO-OPERATIVE BANK

Front Row, left to right—Jesse A. Holmes, Treasurer. Walter L. Beals, President. James H. Kennedy, Vice President
Levi O. Atwood, Judge D. D. Sullivan, bank attorney, and Henry W. Sears, Jr.

Back Row, left to right—Harry J. Goodale, George N. Dupont, Albert A. Thomas, Lorenzo Wood, Jr., George
Donner, Judge John V. Sullivan, Fred A. Shockley, Ralph J. McQuade, Frank D. Costello

In the first fifty years of the bank's existence, there were
only four Presidents.

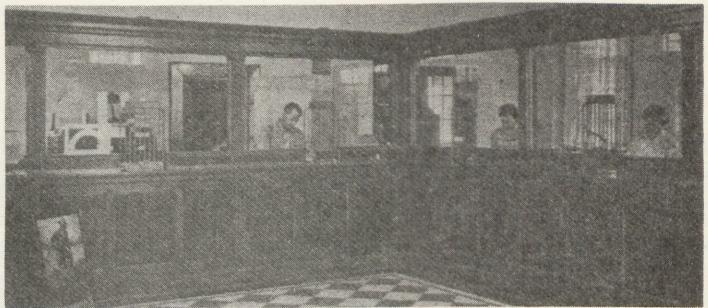
1889-1896	Samuel S. Bourne
1896-1916	Warren H. Southworth
1916-1930	Alvin C. Howes
1930-1958	James H. Kennedy

Two men, father and son, spanned the first fifty years as Treasurer. Joseph E. Beals (the writer's great-grandfather) was active in organizing the bank, as stated before, and served for twenty years until 1909. He was succeeded by his son, Walter L. Beals (the writer's grandfather), who was still to be found, after thirty years in office, busy at the bank in the hours it was open.

The full-time staff of the bank in 1939, in addition to President Kennedy and Treasurer Beals were: Mrs. Irene B. Dunham, Assistant Treasurer, who had served the bank since 1920; Marian L. Beals (the writer's mother), Vera F. (Clark) Long, and T. Francis Begley.

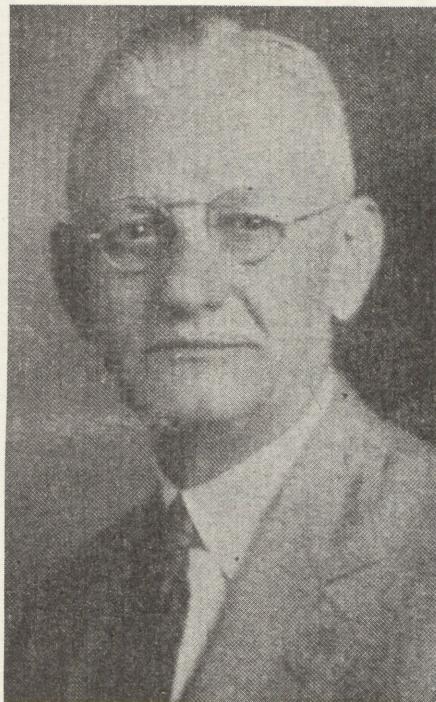
During 1989, just two years away, the Bank will celebrate its 100th Anniversary. I hope it will be possible for someone, hopefully the writer, to bring you a report on the second fifty years of this Middleborough banking institution.

By Robert M. Beals
President
Middleborough Historical Assoc.



THE BANKING ROOM
of the old Cooperative Bank.

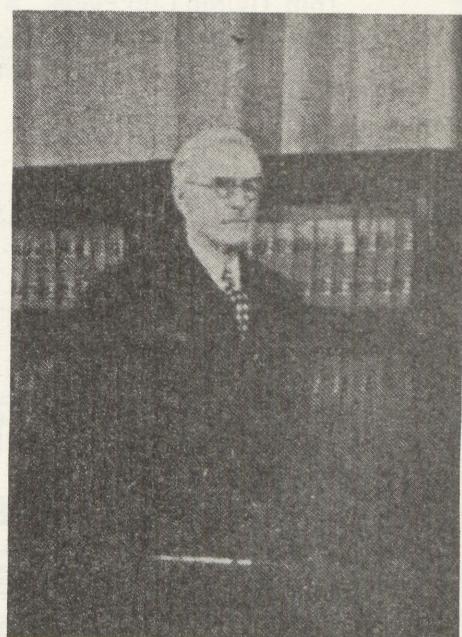
Members of the staff, left to right, T. Francis Begley,
Vera F. Clark, Irene D. Dunham.



JAMES H. KENNEDY
President of the Middleborough
Bank Since 1930



WALTER L. BEALS
Who Succeeded His Father
as Treasurer



DENNIS D. SULLIVAN
Judge Sullivan has been active in the
Bank 44 years as Director
and Attorney

JOSEPH EBER BEALS
1834 - 1909

By Robert M. Beals
President, Middleborough Historical Association

An article that appeared in the Boston Globe in March 1904, was entitled, "J.E. BEALS HONORED." The story cited him as "Middleboro's Most Prominent Citizen."

My great-grandfather died in 1909, nine years before I was born. Over the years, I have learned a great deal about him through my late grandparents and parents, and by reading published articles about this man. Surely, the distinction that was accorded him in 1904 was well-deserved.

Joseph E. Beals was born in the Warrentown section of Middleboro on March 18, 1834, the only son of Eber and Lucy (Vaughan) Beals, and his entire life was spent in his native town. He attended Peirce Academy, then one of the prominent preparatory schools in the state. While attending school, he was involved in various types of employment, to pay for his education. One of his jobs was working on the Nemasket Gazette, as it was then called.

Later he taught school, and, in 1862, entered the employ of Albert Alden, proprietor of the Bay State Straw Works. Here he remained for over thirty years. Ill-health forced him to leave.

His entire life was one of public service and he occupied many positions of trust in the town.

One particular branch in which he was widely known was his connection with the public library that was built in 1903. He has been called the "Father of the Public Library." He served on the building committee, and as the first secretary and treasurer of the board of trustees. Until the Dewey system of classification was introduced, he did all the cataloging, as well as managing the financial duties of his position.

In another article, published in the Antiquarian, on the Middleboro Cooperative Bank, it will be noted that he was a leader in the movement to establish that institution, and served as its secretary and treasurer for twenty years.

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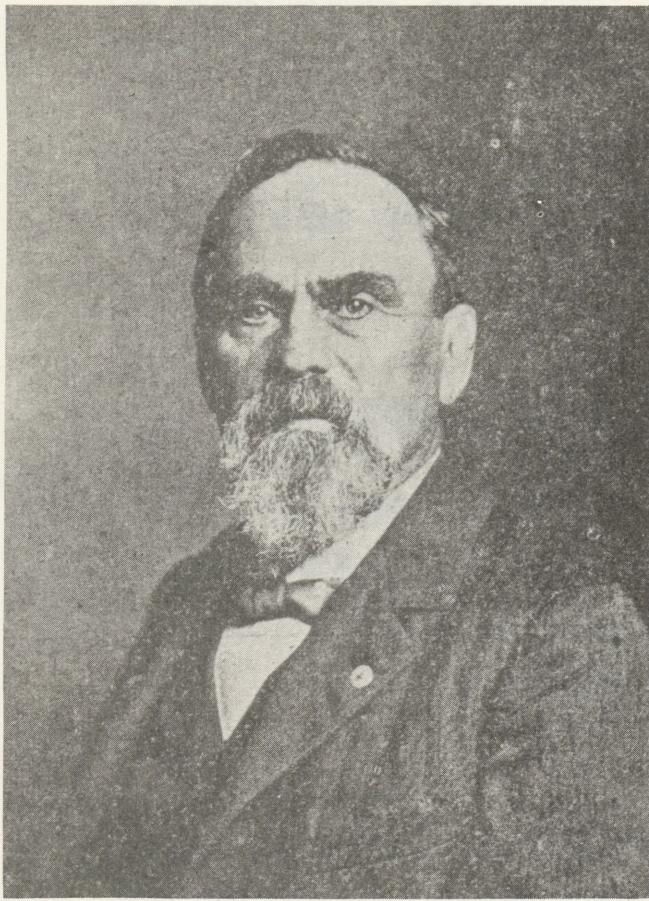
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JOSEPH E. BEALS

As a result of being strongly in favor of a municipal water system, he was elected a member of the first board of Water Commissioners, and later served as superintendent of the water department. He also served as editor of the Quarterly Journal, the organ of the New England Water Works Assoc.

As a fitting crown to his long public career, he was chosen representative to the state legislature in 1906, serving the usual two terms.

He was one of the best known citizens of Middleboro, and was universally respected for his thorough honesty and integrity. During his active life, he was noted for his conscientious dealings with his fellowmen, and his strict adherence to what he thought was right.

He was a charter member of the Assawampsett Division S. of T., organized in 1858. He was also a member of the Mass.

Total Abstinence Society. Other organizations in which he held membership were the Historic Genealogical Society, the Society of Mayflower Descendants, the Pilgrim Society of Plymouth, and the Middleboro Business Men's Club. He was also a director of the Plymouth and Middleboro Railroad Company, and served as Clerk of the Nemasket Hill Cemetery Association.

Mr. Beals was twice married. His first wife was Mary Elizabeth Leonard of Bridgewater, who died in 1871. By this marriage, there was one son, Walter L. Beals. In 1876, he married Harriet C. Barden, who passed away nine years later.

In honor of his 70th birthday, "Middleboro's Most Prominent Citizen" was presented a beautiful picture of the new public library. The presentation took place at a meeting of the Middleboro Cooperative Bank.

He passed away on September 3, 1909 at 76 years of age. He "died in the harness" as there had been no interruption of his daily activities, and the previous day, he was actively supervising the laying of water mains on Wareham Street.

On December 15, 1915, just before completion of the standpipe on Barden Hill, a brass tablet was unveiled to his memory. The tablet was inscribed as follows:

Dedicated to
Joseph Eber Beals
A Builder
His works survive him



Courtesy Mrs. Madeline Osborne

**A LETTER TO MISS BETSY C. PARKER
OF MIDDLEBORO**

November 13, 1850

The following letter was found in an old trunk by Captain Vining A. Sherman when he sold his ancestral home in Plympton. In a fragile envelope, brown with age, is the letter addressed to Miss Betsy C. Parker from her friend, Jacob Jonson. In his accompanying letter, Captain Sherman wishes "that members of our Congress had a little of the enthusiasm, the stomach and courage aye the pride that young Mr. Jonson had in 1850 when it came to foreign affairs and the protection of our National Interest."

When Captain Sherman sold his beautiful ancestral home in Plympton, his children were the 10th generation of the family to live in the same house.

Middleboro, Nov. 13, 1850

Dear Betty:

We have just returned from a cruise against the Algerians where we have given them such a drubbing that I believe the infidels will soon be glad to make peace with us. We have sunk two and taken three of their vessels wherein is great treasure, but it will be some time before we receive our prize money. However, I have six months wages due and have sent you an order by which you will receive it at the pay office. We shall sail again in a few days. Do not be uneasy for me, my dear, as I hope the war will soon be over and I shall have the pleasure once more to see you in New York there to spend the remainder of my days.

From your loving friend until I die,

Jacob Jonson

**P. T. BARNUM, PRINCE OF HUMBUG,
MERCHANT OF DELIGHT**

Barnum, a native of Bethel, Connecticut, and long-time resident of Bridgeport, Connecticut, built his legendary career as a showman on animal oddities and performers, ranging from Jumbo the elephant to the Bearded Lady to Swedish Nightingale, Jenny Lind, culminating in creation of the three-ring circus that came to be known as the "Greatest Show on Earth."

Born in 1811, Barnum had little formal education, and spent his early years as a storekeeper and itinerant salesman. His first venture into showmanship occurred in 1835, when he exhibited a woman claimed to be George Washington's 161 year old nurse. In 1840, he purchased the American Museum in New York City and developed it into a phenomenally popular attraction, where patrons could view the midget Tom Thumb and the Feejee Mermaid, among other curiosities — all of which seemed tremendously exotic to an untraveled and unsophisticated American public. Barnum appealed to a more educated audience in 1850 by arranging the American tour of



P. T. BARNUM AND GEN. TOM THUMB

singer Jenny Lind that earned the Swedish Nightingale fame and fortune.

The other side of P. T. Barnum the outrageous huckster was P. T. Barnum the solid citizen, including his service as mayor of Bridgeport and in the Connecticut General Assembly.

The patron saint of modern advertising Barnum was one of the first to grasp the potential of the press to create a demand for a product. His masterful promotion of the American appearance of Tom Thumb and Jenny Lind demonstrated his uncanny ability to sense and then fulfill the interest of his contemporaries. His jokes and hoaxes, like the Wooly Horse and the Feejee Mermaid, became the stuff of American folklore.

Barnum several times exported his unique talents and product to Europe, the first such a visit with Tom Thumb that included an audience with Queen Victoria, the last in 1889, when his entire circus appeared in London. Two years later Barnum died, four days AFTER the New York Evening Sun published his obituary so that the master of publicity could see for himself what the final word on him in the press would be.

From "Notes and News," The Connecticut Historical Society.

QUARTERS B.
NAVY YARD
PORTSMOUTH, N. H.

Tom Thum's Bed.

A party set forth from old Jamestown
In search of the couch of above renown
For ownership was the avowed plan
Of the resting place of that little man.

But alas and alack when they found the crib
And inquired the price - the owners did

T'was quoted beyond their highest sum,
Was the original bed of little Tom Thumb
So what else to do but skirmish around
And forthwith in an old magazine, found
A print depicting the gallantry
Of Mr. Thumb in Society

And as their homeward way was bent,
They bore the print of the smallest gent
Quite reconciled to have become
In touch with the past - and Mr. Thumb

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